

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the U.S. Application of

**Joseph C. KAWAN, et al.**

Group Art Unit: **1792**

U.S. Serial No.: **09/276,823**

Examiner: **Alain L. Bashore**

Filed: **March 26, 1999**

For: **SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING  
VALUE-STORING APPLICATIONS**

**FILED ELECTRONICALLY**

**REQUEST FOR CONTINUED EXAMINATION**

U.S. Patent and Trademark Office  
Customer Window, Mail Stop RCE  
Randolph Building  
Alexandria, VA 22314

Sir:

In response to the Decision on Appeal mailed August 19, 2008, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.